



# Financial Readiness Classes

January

MON	TUE	WED	THU	FRI
			1	2
5	6	7 Financial Planning for 1st PCS, 0900-1200 <i>Blue and Gray Conference Room</i>	8	9 Budget Development and Record Keeping, 0900-1030
12	13	14	15	16
19	20	21	22	23
26	27	28	29	30 Personal Financial Planning Class, 0800-1600



All classes are available to military, spouses, retirees, and civilians. Registration is required.

## Financial Planning for 1st PCS

Community Support Center, Building 1520, Classroom 3

Provides guidance on financial preparation and planning for a PCS move.

**Topics covered:** Cost Calculator, PCS Checklist, Entitlements, Importance of Planning Your Move in Advance, Some Common Assumptions that may cause Financial Problems during a PCS Move, and Useful Websites.

## Personal Financial Planning

Community Support Center, Building 1520, Classroom 1

Provides training in personal financial concepts and skills, thereby increasing individual financial stability and self-sufficiency, and enhancing military readiness. **Topics covered:** Understanding Your LES, Understanding Credit Reports, Using Credit Wisely, Techniques to Become Financially Fit, Banking and Checking Accounts, Insurance, Saving and Investing, Large Purchases, Consumer Scams and Getting Help, and Current Local Financial Issues and Concerns.

## Checkbook Management

Community Support Center, Building 1520, Breakout Room 3

Attendees will be introduced to the knowledge and skills needed to manage a checking account accurately. **Topics covered:** Selecting a Bank, Opening and Managing a Bank Account, Ways of Writing and Endorsing Checks, Check Register Maintenance, Account Reconciliation, and Understanding the Check Cycle.

## Debt Liquidation

Community Support Center, Building 1520, Classroom 1

Provides guidance and knowledge on methods to reduce debts and improve the credit rating. **Topics covered:** Key Steps to Reduce Debts and Become Financially Solvent, Consequences of a Bad Credit Rating, Soldiers' and Sailors' Civil Relief Act, Methods to Reduce Installment Payments, How Using Credit Card Wisely Can Reduce Debt, Consequences of Non-compliance with Provisions of AR 600-15, and Useful Websites.

## Budget Development and Record Keeping

Community Support Center, Building 1520, Breakout Room 3

Attendees are introduced to the skills and knowledge needed to effectively develop a personal budget and establish good financial record keeping practices. **Topics covered:** Importance of Planning for Expenses Based on Income, "Where does my Money go?" Seasonal Expenses, Planning for Emergencies, Importance of Good Personal and Financial Records, and Record Keeping Techniques.

## Consumer Rights and Obligations

Community Support Center, Building 1520, Breakout Room 3

Provides the knowledge needed to effectively understand the rights and obligations of a consumer. **Topics covered:** Implied and Express Warranties, Complaint/Return Rights, Consumer Credit Protection Act, Lemon Laws, Consumer's Obligations, Consequences of a Bad Credit Rating, and Useful Websites and Consumer Agencies.

## Banking and Credit Union Services

Community Support Center, Building 1520, Breakout Room 3

Attendees will be given the necessary knowledge to select a financial institution that meets their needs. **Topics covered:** Different Types of Financial Institutions, Types of Services Provided by each Institution, What Service Will Meet Your Financial Needs ("What's Important to Me?"), Understanding the Fee Structure, and Be an Informed Consumer.

February

MON	TUE	WED	THU	FRI
2	3	4 Checkbook Management, 1330-1630	5	6
9	10	11	12 Debt Liquidation, 0900-1030	13
16	17 Personal Financial Planning, 0800-1600	18	19	20
23	24	25	26	27

March

MON	TUE	WED	THU	FRI
1	2	3	4 Banking and Credit Union Services, 0900-1030	5
8	9	10 Financial Planning for 1st PCS, 0900-1200	11	12
15	16	17	18	19
22	23 Personal Financial Planning, 0800-1600	24	25 Consumer Rights and Obligations, 0900-1030	26
29	30	31		



Units may contact the FRP/AER Program Manager to set up an appointment for an onsite class at the unit's location. For more information or to register, call 301-619-3455/3456, or visit our web page at [www.detrick.army.mil/detrick/dctee/training/index.cfm/frp/](http://www.detrick.army.mil/detrick/dctee/training/index.cfm/frp/) click on the desired Financial Readiness Class

